

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re:	§	
	§	
RADLOFF, WALTER A III	§	Case No. 06-05863
POWELL, KATHY H	§	
	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under chapter of the United States Bankruptcy Code on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Administrative expenses  
Payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Payments to the debtor

Leaving a balance on hand of<sup>1</sup> \$

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ as interim compensation and now requests a sum of \$ , for a total compensation of \$ . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ , and now requests reimbursement for expenses of \$ , for total expenses of \$ .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/ RONALD R. PETERSON  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Exhibit A**

Case No: 06-05863    Judge: EUGENE R. WEDOFF  
 Case Name: RADLOFF, WALTER A III  
               POWELL, KATHY H  
 For Period Ending: 06/09/10

Trustee Name: RONALD R. PETERSON  
 Date Filed (f) or Converted (c): 05/22/06 (f)  
 341(a) Meeting Date: 06/20/06  
 Claims Bar Date: 02/13/07

1	2	3	4	5	6	7	8
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) DA=554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets	Lien Amount	Exempt Amount
1. Cash	145.00	0.00		0.00	FA	0.00	145.00
2. TV, lamp, bed, dresser, VCR/DVD	500.00	0.00		0.00	FA	0.00	500.00
3. Cllthing	800.00	0.00		0.00	FA	0.00	800.00
4. Life insurance policy (no cash value)	0.00	0.00		0.00	FA	0.00	0.00
5. Possible EEOC for retaliation/wrongful termination	Unknown	Unknown		0.00	FA	0.00	0.00
6. 2003 Volkswagon Jetta Station Wagon	14,225.00	Unknown		0.00	FA	10,484.00	3,741.00
7. Inheritance (u)	Unknown	0.00		108,644.17	FA	0.00	0.00
8. Tax refund (u)	0.00	1,396.00		1,647.06	FA	0.00	0.00
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		275.91	Unknown	0.00	0.00

	Gross Value of Remaining Assets		\$0.00	\$10,484.00	\$5,186.00
TOTALS (Excluding Unknown Values)	\$15,670.00	\$1,396.00	\$110,567.14		
				(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Probate of Debtor Kathy Powell's mother's estate is complete. The Trustee has settled all claims. The estate's  
 accountant is continuing to work on tax issues. Estimated TFR - 9/30/11.

Initial Projected Date of Final Report (TFR): 12/31/07    Current Projected Date of Final Report (TFR): 09/30/11

Exhibit A

Case No: 06-05863 Judge: EUGENE R. WEDOFF  
Case Name: RADLOFF, WALTER A III  
POWELL, KATHY H

Trustee Name: RONALD R. PETERSON  
Date Filed (f) or Converted (c): 05/22/06 (f)  
341(a) Meeting Date: 06/20/06  
Claims Bar Date: 02/13/07

\_\_\_\_\_  
RONALD R. PETERSON

Date: \_\_\_\_\_

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 06-05863 -ERW  
Case Name: RADLOFF, WALTER A III  
POWELL, KATHY H  
Taxpayer ID No: \*\*\*\*\*9716  
For Period Ending: 06/09/10

Trustee Name: RONALD R. PETERSON  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*6764 Money Market Account (Interest Earn

Exhibit B

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/14/07	7	AIG Annuity Insurance Company P.O. Box 871 Amarillo TX 79105-087		1229-000	4,888.87		4,888.87
09/14/07	7	AIG Annuity Insurance Company		1229-000	4,976.16		9,865.03
09/20/07	7	The Estate of Marguerite E. Hall 6603 Tremont CT. Fort Wayne, Indiana 46815		1229-000	6,318.14		16,183.17
09/28/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	3.11		16,186.28
10/17/07	7	Merrill Lynch Chase 90 Preseidential Plaza Syracuse, New York		1229-000	6,565.52		22,751.80
10/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.750	1270-000	11.52		22,763.32
11/30/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.650	1270-000	12.16		22,775.48
12/06/07	7	Merrill Lynch		1229-000	11.81		22,787.29
12/27/07	7	Merrill Lynch Chase 90 Presidential Plaza Syracuse, New York	IRA Beneficiary of Deceased Mother	1229-000	28,221.48		51,008.77
12/31/07	INT	BANK OF AMERICA, N.A.	Interest Rate 0.500	1270-000	11.26		51,020.03
01/24/08	7	Douglas K. Runyan 1220 Lincoln Highway East P.O. Box 246 New Havfen, Indiana 46774	Probate Settlement	1229-000	30,197.30		81,217.33
01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	21.49		81,238.82
02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	19.31		81,258.13
03/04/08	7	MetLife Citibank, N.A. One Penn's Way New Castle, DE 19720		1229-000	27,464.89		108,723.02
03/04/08		Transfer to Acct #*****6887	Bank Funds Transfer	9999-000		7,061.00	101,662.02
03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	22.87		101,684.89
04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	20.84		101,705.73
05/13/08	8	Daniel Hynes		1224-000	1,396.00		103,101.73

Page Subtotals

110,162.73

7,061.00

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 06-05863 -ERW  
Case Name: RADLOFF, WALTER A III  
POWELL, KATHY H  
Taxpayer ID No: \*\*\*\*\*9716  
For Period Ending: 06/09/10

Trustee Name: RONALD R. PETERSON  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*6764 Money Market Account (Interest Earn

Exhibit B

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/16/08		Comptroller of Illinois State of Illinois Transfer to Acct #*****6887	Bank Funds Transfer	9999-000		1,396.00	101,705.73
05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	12.96		101,718.69
06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	12.51		101,731.20
07/17/08		Transfer from Acct #*****6887	Bank Funds Transfer	9999-000	1,396.00		103,127.20
07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	13.01		103,140.21
08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	13.10		103,153.31
09/02/08	8	Internal Revenue Service	Tax Refund I.R.S.	1224-000	251.06		103,404.37
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	12.72		103,417.09
10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	10.03		103,427.12
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	8.47		103,435.59
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.020	1270-000	5.60		103,441.19
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.020	1270-000	1.75		103,442.94
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.020	1270-000	1.59		103,444.53
03/31/09	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	1.76		103,446.29
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	4.25		103,450.54
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	4.39		103,454.93
06/04/09		Transfer to Acct #*****6887	Bank Funds Transfer	9999-000		0.43	103,454.50
06/04/09		Transfer to Acct #*****6887	Bank Funds Transfer	9999-000		1,144.57	102,309.93
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	4.21		102,314.14
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	4.34		102,318.48
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	4.35		102,322.83
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	4.21		102,327.04
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	4.35		102,331.39
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	4.21		102,335.60
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	4.35		102,339.95
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	4.35		102,344.30
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	3.93		102,348.23
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	4.35		102,352.58
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	4.21		102,356.79

Page Subtotals

1,796.06

2,541.00

FORM 7  
 ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD  
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Case No: 06-05863 -ERW  
 Case Name: RADLOFF, WALTER A III  
 POWELL, KATHY H  
 Taxpayer ID No: \*\*\*\*\*9716  
 For Period Ending: 06/09/10

Trustee Name: RONALD R. PETERSON  
 Bank Name: BANK OF AMERICA, N.A.  
 Account Number / CD #: \*\*\*\*\*6764 Money Market Account (Interest Earn

Exhibit B

Blanket Bond (per case limit): \$ 5,000,000.00  
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.050	1270-000	4.35		102,361.14

COLUMN TOTALS	111,963.14	9,602.00	102,361.14
Less: Bank Transfers/CD's	1,396.00	9,602.00	
Subtotal	110,567.14	0.00	
Less: Payments to Debtors		0.00	
Net	110,567.14	0.00	

Page Subtotals

4.35

0.00

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 06-05863 -ERW  
Case Name: RADLOFF, WALTER A III  
POWELL, KATHY H  
Taxpayer ID No: \*\*\*\*\*9716  
For Period Ending: 06/09/10

Trustee Name: RONALD R. PETERSON  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*6887 BofA - Checking Account

Exhibit B

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/04/08		Transfer from Acct #*****6764	Bank Funds Transfer	9999-000	7,061.00		7,061.00
03/04/08	003001	Department of the Treasury	2007 1041 Taxes	2810-000		5,665.00	1,396.00
		Internal revenue Service Center					
		Cincinnati, OH 45999-0013					
03/04/08	003002	Illinois Department of Revenue	2007 1041 State Income Taxes	2820-000		1,396.00	0.00
		P.O. Box 19009					
		Springfield, Illinois 62794-9009					
05/16/08		Transfer from Acct #*****6764	Bank Funds Transfer	9999-000	1,396.00		1,396.00
* 05/16/08	003003	Illinois Department of Revenue	DOR mistakenly gave me a refund for the full amount of the tax. Lasko says that's absolutely wrong and asked me to cut a new check, because we really owe the money.	2820-004		1,396.00	0.00
* 06/30/08	003003	Illinois Department of Revenue	Stop Payment Reversal	2820-004		-1,396.00	1,396.00
			STOP PAY ADD SUCCESSFUL				
07/17/08		Transfer to Acct #*****6764	Bank Funds Transfer	9999-000		1,396.00	0.00
06/04/09		Transfer from Acct #*****6764	Bank Funds Transfer	9999-000	0.43		0.43
06/04/09		Transfer from Acct #*****6764	Bank Funds Transfer	9999-000	1,144.57		1,145.00
06/04/09	003004	Department of the Treasury	Reportable Income from Late Mother's Investments at MetLife Insurance Company per 1099-R	2810-000		1,145.00	0.00

COLUMN TOTALS	9,602.00	9,602.00	0.00
Less: Bank Transfers/CD's	9,602.00	1,396.00	
Subtotal	0.00	8,206.00	
Less: Payments to Debtors		0.00	
Net	0.00	8,206.00	

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS			
Money Market Account (Interest Earn - *****6764	110,567.14	0.00	102,361.14
BofA - Checking Account - *****6887	0.00	8,206.00	0.00
	-----	-----	-----
	110,567.14	8,206.00	102,361.14
	=====	=====	=====
(Excludes Account		(Excludes Payments	Total Funds

Page Subtotals 9,602.00 9,602.00



Case No: 06-05863 -ERW  
Case Name: RADLOFF, WALTER A III  
POWELL, KATHY H  
Taxpayer ID No: \*\*\*\*\*9716  
For Period Ending: 06/09/10

Trustee Name: RONALD R. PETERSON  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*6887 BofA - Checking Account  
Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
Money Market Account (Interest Earn - *****6764					Transfers)	To Debtors)	On Hand
BofA - Checking Account - *****6887							

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 06-05863

Case Name: RADLOFF, WALTER A III

POWELL, KATHY H

Trustee Name: RONALD R. PETERSON

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
_____	\$ _____
_____	\$ _____
_____	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Trustee: RONALD R. PETERSON</u>	\$ _____	\$ _____
<u>Attorney for trustee: Jenner &amp; Block LLP</u>	\$ _____	\$ _____
<u>Appraiser:</u>	\$ _____	\$ _____
<u>Auctioneer:</u>	\$ _____	\$ _____
<u>Accountant:</u>	\$ _____	\$ _____
<u>Special Attorney for trustee:</u>	\$ _____	\$ _____
<u>Charges:</u>	\$ _____	\$ _____
<u>Fees:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Attorney for debtor:</u>	<u>\$</u>	<u>\$</u>
<u>Attorney for:</u>	<u>\$</u>	<u>\$</u>
<u>Accountant for:</u>	<u>\$</u>	<u>\$</u>
<u>Appraiser for:</u>	<u>\$</u>	<u>\$</u>
<u>Other:</u>	<u>\$</u>	<u>\$</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>000004</u>	<u>Steven Powell</u>	<u>\$</u>	<u>\$</u>
<u></u>	<u></u>	<u>\$</u>	<u>\$</u>
<u></u>	<u></u>	<u>\$</u>	<u>\$</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	<i>World Financial Network</i>		
<u>000001</u>	<u>National Bank</u>	<u>\$</u>	<u>\$</u>
<u>000002</u>	<u>Centennial Wireless</u>	<u>\$</u>	<u>\$</u>

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<i>000003</i>	<i>Target National Bank (f.k.a. Retailers National Bank)</i>	<i>\$</i>	<i>\$</i>
<i>000005</i>	<i>B-Line, LLC/NCO Portfolio Management, Inc.</i>	<i>\$</i>	<i>\$</i>
<i>000006</i>	<i>B-Line, LLC/NCO Portfolio Management, Inc.</i>	<i>\$</i>	<i>\$</i>
<i>000007</i>	<i>CACV Of Colorado, LLC</i>	<i>\$</i>	<i>\$</i>
<i>000008</i>	<i>CACV Of Colorado, LLC</i>	<i>\$</i>	<i>\$</i>
<i>000009</i>	<i>American Express Bank FSB</i>	<i>\$</i>	<i>\$</i>
<i>000010</i>	<i>Patients 1st ER Medical Consultants PC</i>	<i>\$</i>	<i>\$</i>

Tardily filed claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be \_\_\_\_\_ percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$\_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be \_\_\_\_\_ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is  
\$ .